

FORM NOA (Notice of Assets and Deadline to File Proof of Claim)

NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM	
U.S. Bankruptcy Court 401 Market Street Camden, NJ 08102 Telephone number: 856-361-2300 Honorable Andrew B. Altenburg Jr., U.S. Bankruptcy Judge	
CASE NUMBER: 21-13951-ABA	DATE FILED:: 5/12/21
In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): Pamela A Zook fka Pamela A Millard xxx-xx-4554	ADDRESS OF DEBTOR(S): 228 Allens Lane Mullica Hill, NJ 08062
DEBTOR'S ATTORNEY: Richard S. Hoffman Jr. Hoffman DiMuzio 412 Swedesboro Road Mullica Hill, NJ 08062 856-694-3939	TRUSTEE: Joseph Marchand 117-119 West Broad St. PO Box 298 Bridgeton, NJ 08302 (856) 451-7600

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

11/15/21

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.

Dated: August 17, 2021

FOR THE COURT
Jeanne Naughton, Clerk

FORM NOA Rev. 5/2016

In re:
Pamela A Zook
Debtor

Case No. 21-13951-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 17, 2021

User: admin
Form ID: noa

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Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2021:

Recip ID	Recipient Name and Address
db	+ Pamela A Zook, 228 Allens Lane, Mullica Hill, NJ 08062-2005
cr	+ Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/, 635 Woodward Avenue, Detroit, MI 48226-3408
519284853	Comenity - My BJ's Perks Mastercard, PO Box 650113, Dallas, TX 75265-0113
519209505	Goldman Sachs Bank, USA, PO Box 45400, Salt Lake City, UT 84145-0400
519209507	+ Navient/RKL Fincl Corp, 123 S Justison St, Fl 3, Wilmington, DE 19801-5363
519209510	+ State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
519209511	+ Zwicker & Associates, LLC, 1020 Laurel Oak Road, Sute 303, Voorhees, NJ 08043-3518

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJDMARCHAND.COM	Aug 18 2021 00:28:00	Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 17 2021 20:17:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 17 2021 20:17:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519220885	+ EDI: PHINAMERI.COM	Aug 18 2021 00:28:00	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
519209502	EDI: CAPITALONE.COM	Aug 18 2021 00:28:00	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
519209503	+ EDI: PHINAMERI.COM	Aug 18 2021 00:28:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
519209504	+ EDI: PHINAMERI.COM	Aug 18 2021 00:28:00	GM Financial, PO Box 183593, Arlington, TX 76096-3593
519209506	EDI: IRS.COM	Aug 18 2021 00:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519209508	+ Email/Text: bankruptcy@prosper.com	Aug 17 2021 20:17:00	Prosper Funding, LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
519209509	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 17 2021 20:17:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
519210093	+ EDI: RMSC.COM	Aug 18 2021 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0312-1

User: admin

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preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph Marchand	on behalf of Trustee Joseph Marchand jdmarchand@comcast.net jmarchand@comcast.net
Joseph Marchand	jdmarchand@comcast.net jmarchand@comcast.net;jmarchand@ecf.axosfs.com
Richard S. Hoffman, Jr.	on behalf of Debtor Pamela A Zook rshoffman@hoffmandimuzio.com lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6